

LOCAL.

F. P. BEARD, Associate Editor.

Church Services.

Presbyterian Church—Services at 10 1/2 A. M., and 7 P. M.—Sabbath School at 8 A. M.—Prayer meeting Thursday afternoon at 5 o'clock. Rev. J. D. Browne, Pastor.

Church of the Redeemer (Episcopal)—Services on the 3d and 5th Sabbath of every month at 10 1/2 A. M. and 5 P. M. Sabbath School 9 A. M. Rev. S. Mellichamp, Rector.

Methodist Church—Services at 10 1/2 A. M. and 8 P. M. Sabbath School at 8 1/2 A. M.—Rev. F. Au'd, pastor.

Lutheran Church—Sabbath School at 9 A. M. Dr. P. A. Dantzer, Superintendent.

Mr. Kirk Robinson is authorized to collect and receipt for advertisements and subscriptions to the Times.

Griffin & Hoffman, Advertising Agts., No. 1, South street, Baltimore, Md., are duly authorized to contract for advertisements at our lowest rates. Advertisers in that city are requested to leave their favors with this house.

—Rev. John McBride preached in the Presbyterian Church at this place last Sabbath.

—The Camp-meeting at Cattle Creek commences tomorrow.

• HAVE your cards and circulars printed at this office.

SUDDEN DEATH.—Mr. P. H. Flanigan died very suddenly last evening about 8 o'clock, from the effects of an immoderate use of liquor. He was in apparently good health a few moments before his death.—[CAROLINIAN.]

This week's issue of the Times is delayed about 8 hours, owing to the sudden illness of our foreman. Our friends will pardon our appearance, considering the above.

There will be a meeting of young men at the Presbyterian Church to-morrow evening, at 8 o'clock, for the purpose of organizing a young men's prayer-meeting Society.

We received per Express, on last Friday, a very fine and luscious watermelon, grown and presented to us by J. W. Fahey, Esq., of Branchville. Mr. Fahey certainly has something to boast of in the melon line, judging from the specimen sent us. It is the largest we've seen in Orangeburg, and will stand a fair chance of winning the premium of six months subscription to the Times, offered by us some time since. Who speaks next?

THE COLORED ELEMENT.—Saunders the colored Gran elector, who abandoned the Republicans in Maryland, writes that "over a thousand colored people attended the Weldon, North Carolina, meeting, and that he does not find, as has been reported, that the colored men are by any means united in support of Grant." A letter has been addressed to Mr. Sumner, signed by one hundred colored men, referring to the political situation, and without naming any preference or mentioning candidates, asking his advice to the colored people.—[Republican.]

"THE YOUNG CADET."—A new magazine comes to our table this month, and commands our favorable comment for its neat appearance and splendid table of contents. Its Editor, George W. Wallis, contributes the first chapters of a brilliant Serial, while Dr. J. O. Rice commences a series of Sketches of our popular authors, the first of which is of "Oliver Optic." It also contains shorter stories, poems, articles on science, natural history, biography, travels, home amusements, &c. No family should be without it. Price only 75 cents a year. Published by Willis & Hyatt, Poughkeepsie, N. Y.

SELL & FOSTER.

IMPORTERS AND DEALERS IN Fancy Goods, Notions, Fancy Dress goods, Hosiery, Gloves, Laces, Ladies' Cloth Cloaks, Worsted Goods, Trimmed Hats, Millinery and Straw Goods OF EVERY DESCRIPTION.

No. 27 Hayne Street, Charleston, S. C.

GEO. W. WILLIAMS & CO., FACTORS, CHURCH STREET, Charleston, S. C.

News Items.

The Golden Age takes a survey of the political field, and gives GREELEY 194 and GRANT 67 electoral votes, with 105 doubtful; so giving Grant the benefit of all the doubtful votes, he would only have 172, against GREELEY'S 194.

Mr. A. T. Stewart, of New York, sent his check for \$25,000 to Hon. Ethan Allen on Saturday last, and authorized him to draw for \$75,000 more, if necessary, to aid in the election of Greely and Brown.

Senator Schurz is about to open the campaign in St. Louis, and follow in the line of Senator Sumner in exposing and commenting on Grant's record. He proposes to prove that in the Franco-German war Grant took the side of France, and is, therefore, entitled to no German support in this country. He will further charge that the President entered into a compact with some of his friends to sell arms to France.

The New York Sun, of Friday, says: The New Orleans Times says: "General Pillow is for Grant." We are glad to hear this, as General Grant will want a pillow when he is put in his little bed next November."

Three colored members of the North Carolina Legislature, that have been supporting Grant, have declared for Greely. Their names are Leary, of Cumberland; Cawthorpe, of Warren, and Reavis, of Greenville.

There are but fifty-two Grant men in the town of Lansing, Iowa. All the old "stiff backs" of the Republican party are for Greely, and the rank and file go with them.

ALEX. Y. LEE, ARCHITECT, Columbia S. C.

CHINA HALL.

WM. B. STANLEY, IMPORTER AND DEALER IN CHINA, GLASS AND EARTHENWARE, Silver-plate, Britannia and Japanese Ware, Table Cutlery, Mirrors, GAS-FIXTURES, HOUSE-FURNISHING GOODS, GENEALLY.

NEW GOODS.

SPRING 1872.

At the popular Dry Goods House of

W. D. LOVE & CO.

We are now showing all the new styles in Dress Goods, Embroideries, Laces, Trimmings, Cassimers and Cloths, Hosiery and Gloves, Prints, Cambrics, Carpets, Matting, Window Shades, &c.

Our business is conducted on the one price system. We keep only standard makes of Goods, and sell them at uniformly Low Prices. Orders from the country will be filled with extra utmost care.

Bargains this week, apr 27-6mo

Jewelry, Watches and Silverware

JAMES ALLAN, No. 307 KING STREET,

Invites special attention to his new, large and elegant stock of Leonine, Opera Neck and Vest Chains, may 8-3 mos.

SPECIAL NOTICE

TO SUBORDINATE DIVISIONS.

OFFICE OF G. S. G. D., OF S. C., COLUMBIA, S. C., NOV. 1871.

Orders for Supplies of every description directed to this office will be promptly attended to, and the Supplies furnished at the same rate as in New York or Boston.

THOMAS J. LAMOTTE, Grand Scribe.

Carolina

LIFE INSURANCE COMPANY.

Patronize Southern Companies as Southern men. The Carolina Life is represented by such men as Jeff. Davis and Wade Hampton; it needs no other recommendation. General John D. Kennedy is the General State Agent, E. W. Siebels, Agent in charge of the office at Columbia, S. C. apr 27-3mo

FURNITURE.

Pagan Brothers, Main Street, between Lady and Washington, Columbia, S. C.

Parlor, Chamber, Dining-Room, and all kinds of Furniture, from the best manufacture New York, Baltimore and Philadelphia. apr 26-3mo

SPRING CLOTHING.

Wm. Matthiessen.

FINE CLOTHING & TAILORING HOUSE.

No. 291 King St. Corner Wentworth, Charleston, S. C.

Offers an elegant supply of Spring CLOTHING, for men youths and boys, of New Styles, at moderate prices.

Furnishing Goods in great variety. Agent for the Clbs. Star Shirts. Tailoring Department supplied with a full line of desirable and seasonable Cloths, Cassimers and Vestings, which will be made up to order in fine style. apr 10-3mos.

DRUG STORE!

For the liberal patronage which I have thus far received from the citizens of Orangeburg and the confidence shown in me by very numerous friends, I take the opportunity of expressing my sincere gratitude in the "Orangeburg Times." The encouragement of past patronage and kindness induces a strong faith in future success, and while thanking my friends for past favors, I can assure them that nothing will be left undone to deserve their continuing patronage. My store is essentially a Drug Store; where will be kept such Drugs and Medicines alone, as I will warrant genuine and Pure. I have arranged to supply my customers with Medicines of the very best quality afforded in the market. I avoid all cheap useless articles, and yet my prices shall be as reasonable for valuable, good, fresh Medicines as anybody's.

I invite the Physicians of the District to call and examine for themselves. They are judges to whose opinion I submit. Send your orders and they will be filled to your satisfaction.

Just received a stock of pure medicines consisting of Laudanum, Paregoric, Castor Oil Sweet Oil, Epsom Salts, Cream Tartar, Carb. Soda, &c., Dye Stuffs, Paints and Brushes, Concentrated Lye, Patent Medicines of all kinds.

Just call at the Southern Drug Store on Russell Street, and you will be sure to get what you want.

A. C. DUKES.

WHY DO THEY

want it?

BECAUSE the Home Shuttle Sewing Machine, for \$25, is not only cheap, but warranted to do any kind of work done by a \$75 Machine. \$37 will get you a handsome Machine, with table complete. Dozens of them running in Orangeburg and giving perfect satisfaction.

TAYLOR'S PRIZE MEDAL COTTON GINS on hand 2, 40 Saws, 1, 45 Saws, 1, 50 Saws; warranted and sold at Factory Prices. JOHN A. HAMILTON.

June 25.

THE PEOPLE'S BAKERY,

REMOVED TWO DOORS EAST OF

J. P. HARLEY'S

Where he will be happy to serve his former customers with

FINE CANDIES.

CONFECTIONARIES,

FRUITS AND

NUTS

and TOYS of every description, and at prices to suit the times.

Also kept constantly on hand

FRESH BREAD,

CAKES of every description,

PIES, &c.

Prices reasonable.

ALSO,

WEDDING CAKE prepared with great care to suit the most fastidious tastes.

THE PATRONAGE of my friends and fellow-citizens is respectfully solicited.

THOS. W. ALBERGOTTI.

July 16, 1872 23 if

J. A. KINARD

We are now opening one of the most desirable stocks of

DRY GOODS

ever offered in this market, consisting of the most popular styles of

DRESS GOODS,

LACES,

IRISH LINENS,

HOSIERY,

GLOVES,

With a full and complete stock of heavy

CASSIMERES,

LINSEYS,

SHEETINGS AND

SHIRTINGS.

TO SONTAG,

DYER AND SCOURER OF GENTS

COATS, PANTS AND HATS, &c.,

CHARLESTON, S. C.

ESTABLISHED IN 1851.

Campaign Paper.

1872.

1872.

THE

ORANGEBURG TIMES.

A WEEKLY

FAMILY NEWSPAPER.

A PAPER FOR THE

PEOPLE.

Published every Wednesday at

ORANGEBURG C. H., S. C.

BY

FRANK P. BEARD.

In its columns will be found the latest TELEGRAPH NEWS; MARKET REPORTS, summary of FOREIGN news, choice LITERATURE, POETRY and SPECIAL COLUMNS for the Agricultural population of our State and county. It is the intention of the proprietor to make

THE TIMES,

one of the best local papers in the State.

Terms of Subscription:

TWO DOLLARS PER ANNUM.

ONE DOLLAR FOR SIX MONTHS.

Advertising Rates.

One dollar and a half a square for the

first insertion, and one dollar a square

for each subsequent insertion.

Announcements for office—\$5.00

Marriage notices and Obituaries

same as advertising rates.

Advertisements for three, six and

twelve months will be contracted for at

liberal deductions from the above rates.

JOB PRINTING,

In all its departments,

NEATLY EXECUTED.

FRANK P. BEARD,

Publisher and Proprietor.

CENTRAL HOTEL,

(PLAIN STREET,) COLUMBIA, S. C.

Board - - - - \$2 Per Day.

26-3m D. B. CLAYTON, Proprietor.

W. J. DeTreville,

ATTORNEY AT LAW.

Office at Court House Square,

Orangeburg, S. C.

mech 13-1yr

DR. E. J. OLIVEROS,

ORANGEBURG, S. C.

DEALER IN

DRUGS, MEDICINES, CHEMICALS,

FINE TOILET SOAPS, FANCY HAIR AND TOOTH BRUSHES, PERFUMERY AND FANCY TOILET ARTICLES,

TRUSSES AND SHOULDER-BRACES,

GRASS AND GARDEN SEEDS.

PAINTS, OILS, VARNISHES, AND DYE-STUFFS,

Letter-Paper, Pens, Ink, Envelops, Glass, Putty, Carbon Oil, Lamps and Chimneys

PHYSICIANS' PRESCRIPTIONS ACCURATELY COMPOUNDED.

The Citizens' Savings Bank

OF SOUTH CAROLINA

ORANGEBURG BRANCH.

Will pay 7 PER CENT. INTEREST on SPECIAL DEPOSITS and 6 PER CENT. on SAVINGS DEPOSITS, Compounded Semi-annually.

Local Finance Committee.

Hon. THOS. W. GLOVER.

Col. PAUL S. FELDER.

Capt. JOHN A. HAMILTON.

JAS. H. FOWLES,

Assistant Cashier.

mech 19-1y

THE UNIVERSAL LIFE

INSURANCE COMPANY.

69 Liberty Street, New York.

The Original Stock Life Insurance Company of the United States

OFFICERS:

WILLIAM WALKER, President.

HENRY J. FURBER, Vice-President. JOHN H. BEWLEY, Secretary. GEORGE L. MONTAGUE, Actuary. D. W. LAMBERT, M. D., Medical Examiner.

This Company Offers the Following Important Advantages to those About Effecting Insurance on their Lives.

1st. Insurance at Stock Rates, being from 20 to 30 Per Cent. less than the Rates charged by Mutual Companies.

2d. Each Policy-holder is regarded as a Stockholder to the extent of one Annual Premium on his Policy, and will share in the Profits of the Company to the same extent as a Stockholder owning an equal amount of the Capital Stock.

3d. Every Policy issued by the Company is non-forfeitable, and contains a Clause stating its exact Surrender Value.

BEFORE INSURING YOUR LIFE OR ACCEPTING THE AGENCY OF ANY COMPANY

READ THE FOLLOWING:

A lengthened experience has demonstrated that the rates of Premium ordinarily charged by Life Insurance Companies are from twenty-five to thirty per cent. in excess of what are necessary for a safe and legitimate conduct of the business. In other words, carefully and prudently managed Companies charging "Mutual" rates have been able to return to their policy-holders from 25 to 30 per cent. of the amount charged for premiums.

When Life Insurance Companies were first organized, the reliability of the data upon which the premiums were constructed had not undergone the test of experience. It was thought, therefore, no more than common prudence to adopt a scale of premiums which would, in any event, meet all the presumed and unforeseen contingencies of the business.

As long as the matter was involved in some doubt, it was better to fix the rate too high than to incur the risk of making it too low; because, in the former case, the error could be easily remedied, at least in part, by returning to the policy-holders, at certain intervals, such portions of the premium charged as was found unnecessary for the purposes of the business and the complete security of the Company.

Experience, however, having satisfactorily demonstrated that these rates are excessive, what possible excuse can there be for maintaining them?

Availing themselves of this experience, the Directors and Managers of the Universal Life Insurance Company at its organization, adopted a scale of premiums in accordance therewith, and which has proved to be fair and adequate, and all that was necessary to meet the requirements of the business. These premiums are about twenty-five per cent. lower than those charged by Mutual Companies.

It also appeared, inasmuch as the rates so established were as near as could possibly be determined fair rates, and not in excess of what insurance has previously cost the policy-holders in Mutual Companies, that any profits arising from prudent management justly and properly belonged to the stockholders of the Company, for the risk incurred by them in undertaking the business.

Experience has shown that there are sources of profit in the practice of the business which theory will not admit of being considered as elements in the calculation of the premiums. These result from a saving in the mortality of the members of a Company owing to the medical selection of good lives, a gain in interest on the investments of the Company over that assumed in the calculation of its premiums, the profits derivable from the lapsing and surrender of Policies by the members, and from other minor sources.

Profits from these sources, in a company possessed of a capital of \$200,000, and doing a fair amount of business, would give to the stockholders dividends largely in excess of what were, before, determined to divide among the policy holders of the Company a large part of the profits accruing from the sources named, all of which have heretofore been divided among the stockholders.

The plan adopted for such dividends is as follows: Every person who may hereafter issue with the Universal will, for the purpose of division, be treated as a stockholder to the extent of one Annual Premium upon his Policy; and will share in the profits of the Company to precisely the same extent as a Stockholder owning an equal amount of the capital stock.

By this system of Insurance, original with the Universal, the policy-holder secures the following important advantages:

FIRST. Insurance at the regular "Stock" rates, requiring a primary outlay of about twenty to thirty per cent. less than that charged by Mutual Companies, and which is equivalent to a yearly "dividend" paid in advance of that amount on mutual rates. This low cost of insurance is worthy of attention. Since its organization this company has received in premiums from its policy-holders the sum of \$1,517,000. To effect the same amount of insurance in a Mutual Company would have cost them an initial outlay of \$2,000,000. By allowing its policy-holders to retain in their own possession this excess of \$483,000, the Universal has virtually paid them a "dividend" of \$483,000, and paid it, too, in advance, instead of at the end of one or more years. It is impossible to find any example of a Mutual Company furnishing insurance at so low a cost by returning to its policy-holders an equal amount upon similar receipts.

SECOND. Participation in the legitimate profits of the Company, upon a plan which secures to the policy-holder the same treatment which Directors and Stockholders accord to themselves. This system of participation, in connection with the low "stock" rates of premium, most necessarily secures to the policy-holders every advantage to be derived from prudent and careful management.

The low rates of premium compel economy, and, independent of participation, guarantee to the policy-holder his insurance at a rate which is not in excess of the cost in well managed mutual companies while, by the proposed plan of participation in what may be considered the legitimate profits of the business, the cost will be still further diminished.

Thus by the combined advantages arising from low stock rate and participation in the profits it is confidently believed that the UNIVERSAL LIFE INSURANCE COMPANY offers the insurance at its lowest practicable cost.

Those of the existing Policy-holders who desire to participate in the Profits under the new Plan can do so by making application to the Head Office, or to any of the Agents of the Company.

The company is in a sound financial condition.

GOOD RELIABLE AGENTS WANTED, who will deal direct with the New York Office, and to whom full General Agents' Commissions will be paid.

M. W. GARY,

M. C. BUTLER,

State Superintendents of Agents.

Columbia, S. C., April 11th, 1871.